Case 08-15739 Doc 1 Filed 06/19/08 Entered 06/19/08 12:59:35 Desc Main Page 1 of 35 Document

B1 (Official Form 1) (1/08) **UNITED STATES BANKRUPTCY COURT** NORTHERN DISTRICT OF ILLINOIS Voluntary Petition **EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Varga, August C. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-8588 than one, state all): Street Address of Debtor (No. and Street, City, and State): Street Address of Joint Debtor (No. and Street, City, and State): 15265 La Reina Real #1B Orland Park, IL ZIP CODE ZIP CODE 60462 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Cook Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) the Petition is Filed (Check one box.) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Single Asset Real Estate as defined Individual (includes Joint Debtors) Chapter 9 in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding See Exhibit D on page 2 of this form. Chapter 11 Railroad Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) Chapter 12 Stockbroker of a Foreign Nonmain Proceeding Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) Other of entity below.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts. (Check box, if applicable.) § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code). hold purpose. Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: ▼ Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debto Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. **Estimated Number of Creditors** 50-99 □ 50,001-☐ 100-199 200-999 Over 1,000-<u>\_\_\_</u> 25,001-<del>10,</del>001-1-49 5,001-100.000 5 000 10 000 25.000 50.000 100.000 **Estimated Assets**  $\square$ \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million Estimated Liabilities  $\square$ \$1,000,001 \$100,000,001

\$50,000,001

to \$100 million

to \$500 million

\$10,000,001

to \$50 million

\$50,001 to \$100,001 to \$500,001

\$500,000

to \$1 million

to \$10 million

\$50,000 \$100,000

\$500,000,001 More than

\$1 billion

to \$1 billion

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BI (C	micial Form 1) (1/08)	1 ago 2 oi 00	Pä	age z	
Vo	luntary Petition	Name of Debtor(s): Augus	t C. Varga		
(Th	is page must be completed and filed in every case.)				
	All Prior Bankruptcy Cases Filed Within Last	<u> </u>	<u>, , , , , , , , , , , , , , , , , , , </u>		
Locat <b>Non</b>	tion Where Filed:	Case Number:	Date Filed:		
Locat	tion Where Filed:	Case Number:	Date Filed:		
	Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor	(If more than one, attach additional sheet.)		
	e of Debtor:	Case Number:	Date Filed:		
Non		Relationship:	Judge:		
DISTIL	ot.	Relationship.	Judge.		
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.		Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).			
		X /s/ Mark R. Schottle	06/19/2008		
		Mark R. Schottler	Date		
Does	Ex s the debtor own or have possession of any property that poses or is alleged to pos Yes, and Exhibit C is attached and made a part of this petition.  No.	hibit C e a threat of imminent and identifia	ble harm to public health or safety?		
	Ex	hibit D			
	be completed by every individual debtor. If a joint petition is filed, eac  Exhibit D completed and signed by the debtor is attached and m is is a joint petition:  Exhibit D also completed and signed by the joint debtor is attached.	ade a part of this petition.			
		ling the Debtor - Venue			
		applicable box.)			
V	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day		in this District for 180 days immediately		
	There is a bankruptcy case concerning debtor's affiliate, general particular	ner, or partnership pending ir	this District.		
	Debtor is a debtor in a foreign proceeding and has its principal place principal place of business or assets in the United States but is a defor the interests of the parties will be served in regard to the relief sour	endant in an action or procee			
	Certification by a Debtor Who Resid		ial Property		
	Landlord has a judgment against the debtor for possession of debtor	oplicable boxes.) s residence. (If box checked	complete the following.)		
	7	(Name of landlord that obtain	ed judgment)		
	<del>,</del>	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are circ	,	debtor would be permitted to cure the entire		
	monetary default that gave rise to the judgment for possession, after				
	Debtor has included in this petition the deposit with the court of any repetition.	ent that would become due d	uring the 30-day period after the filing of the		
	Debtor certifies that he/she has served the Landlord with this certification	ation. (11 U.S.C. § 362(I)).			

31 (Official Form 1) (1/08) Document	Page 3 of 35
Voluntary Petition	Name of Debtor(s): August C. Varga
(This page must be completed and filed in every case)	
, , , , , , , , , , , , , , , , , , , ,	gnatures
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting
<b>V</b>	recognition of the foreign main proceeding is attached.
X /s/ August C. Varga August C. Varga	V.
August C. Varga	X
X	(Signature of Foreign Representative)
Ŧ	(Printed Name of Foreign Representative)
Telephone Number (If not represented by attorney)	
06/19/2008 Date	Date
Signature of Attorney*	
•	Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as
/s/ Mark R. Schottler  Mark R. Schottler  Bar No. 6238871	defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and
Schottler & Associates 10 S. LaSalle St. Suite 3410 Chicago, IL 60603	information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Phone No.(312) 236-7200 Fax No.(312) 236-1691	Printed Name and title, if any, of Bankruptcy Petition Preparer
06/19/2008	Timed Name and title, if any, of Bankingtoy's ention is repaired
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.	
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address  X
X	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.
	Names and Social-Security numbers of all other individuals who prepared or
Printed Name of Authorized Individual	assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Official Form 1, Exhibit D (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

N RE:	August C. Varga	Case No.	
			(if known)

Debtor(s)

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.	
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of ar debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.	
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services durin the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]	ıg

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exhibit D (10/06)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE:	August C. Varga	Case No.	
			(if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT
Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ August C. Varga August C. Varga
Date:06/19/2008

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B6A (Official Form 6A) (12/07)

In re	August C. Varga	Case No.	
			(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	Tot		\$0.00	

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	August C. Varga	Case No.	
			(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	Х			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account at TCF Bank	-	\$100.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Normal household goods, appliances, electronics, furniture etc.	-	\$500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Normal clothing	-	\$350.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	x			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	August C. Varga	Case No.	
		(if known)	

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	x			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

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B6B (Official Form 6B) (12/07) -- Cont.

In re August C. Varga	Case No.	
		(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	х			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26. Boats, motors, and accessories.	х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re Aug	gust C. Varga	Case No.	
			(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	х			
30. Inventory.	x			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			

3 continuation sheets attached

Total >

\$950.00

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B6C (Official Form 6C) (12/07)

	In re	Augu	ıst C.	Varga
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Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking account at TCF Bank	735 ILCS 5/12-1001(b)	\$100.00	\$100.00
Normal household goods, appliances, electronics, furniture etc.	735 ILCS 5/12-1001(b)	\$500.00	\$500.00
Normal clothing	735 ILCS 5/12-1001(a), (e)	\$350.00	\$350.00
		\$950.00	\$950.00

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B6D (Official Form 6D) (12/07) In re August C. Varga

Case No.	
	(if known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

☑ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

✓ Check this box	· ''	1000	or rias no creditors notding secured claims		<u>-</u> -			·
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND	-or	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND	CONTINGENT	UNLIQUIDATED	ED	AMOUNT OF CLAIM WITHOUT	UNSECURED PORTION, IF ANY
AN ACCOUNT NUMBER	CODEBTOR	, WIF	DESCRIPTION AND	ING ING	UID,	DISPUTED	DEDUCTING	
(See Instructions Above.)	8	AND	VALUE OF PROPERTY SUBJECT	Š	NLIG	DIS	VALUE OF COLLATERAL	
		IUSB Of	TO LIEN		ī		0022/112/11/12	
			Subtotal (Total of this F	_	-		\$0.00	\$0.00
No continuation about attached			Total (Use only on last բ	oag	e) >	٠ [	\$0.00	\$0.00

No continuation sheets attached

(Report also on Summary of Schedules.) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) Case 08-15739 Doc 1 Filed 06/19/08 Entered 06/19/08 12:59:35 Desc Main Document Page 13 of 35

B6E (Official Form 6E) (12/07)

In re August C. Varga

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
V	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of ustment.
	1 continuation sheets attached

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B6E (Official Form 6E) (12/07) - Cont.

In re August C. Varga

Case No.	
	(If Known)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY	Adm	dministrative allowances							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: Schottler & Associates 10 S. LaSalle St. Suite 3410 Chicago, IL 60603		-	DATE INCURRED: 06/10/2008 CONSIDERATION: Attorney Fees REMARKS:				\$2,774.00	\$2,774.00	\$0.00
attached to Schedule of Creditors Holding (U	g Prior <b>se onl</b>	ity Cla <b>y on</b>	Subtotals (Totals of this aims last page of the completed Schedule n the Summary of Schedules.)	То	ge) tal		\$2,774.00 \$2,774.00	\$2,774.00	\$0.00
If a	applica	able,	last page of the completed Schedule report also on the Statistical Summa bilities and Related Data.)		als	>		\$2,774.00	\$0.00

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B6F (Official Form 6F) (12/07) In re August C. Varga

Case No.		
	(if known)	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS	Ī	1	· 	L	ŒD		AMOUNT OF CLAIM
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	
ACCT#: 3725-7030-1833-002  American Express P.O. Box 297884  Ft. Lauderdale, FL 33329-7884		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$13,420.66
ACCT #: 3717-3020-6341-003 American Express P.O. Box 297884 Ft. Lauderdale, FL 33329-7884		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$11,716.34
ACCT #: 4427-1000-2273-8806  Bank of America PO BOX 15726  Wilmington, DE 19886-5726		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$7,179.87
ACCT #: 5490-9904-1011-2815  Bank of America PO BOX 15726  Wilmington, DE 19886-5726		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$9,157.00
ACCT #: 4888-9379-9355-7125 Blitt and Gaines, P.C. 661 Glenn Ave. Wheeling, IL 60090		-	DATE INCURRED: CONSIDERATION: Attorneys for- FIA Card Services, NA REMARKS:				\$7,404.04
ACCT #: 4266-8411-0817-3210  Borders JP Morgan Chase Cardmember Services P.O. Box 15218 Wilmington, DE 19850-5218		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				Notice Only
	1		(Use only on last page of the completed Sch	edu	otal	> F.)	
2continuation sheets attached (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

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B6F (Official Form 6F) (12/07) - Cont. In re August C. Varga

Case No.		
	(if known)	_

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNEGNITNOC	INIOIIDATED	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	DISPUIED	AMOUNT OF CLAIM
ACCT#: 5401-6830-2194-3888  Chase PO BOX 15298  Wilmington, DE 19850-5298		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$10,423.90
ACCT#: 5179-4544-1010-8453  Chase Bank USA c/o Mann Bracken, LLC One Paces West, Suite 1400 2727 Paces Ferry Road Atlanta, GA 30339	_	-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$4,701.75
ACCT#: 4104-1391-1083-7450  Circuit City 9960 Mayland Dr.  Richmond, VA 232331463		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$4,802.77
ACCT#: 5424-1801-4996-7645  Citibank PO Box 6000 The Lakes, NV 89163-6000		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$6,595.65
ACCT#: 1034  Discover P.O. Box 30943  Salt Lake City, UT 84130		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					Notice Only
ACCT#: 42384301  Ford Motor Credit PO BOX 542000 Omaha, NE 68154-8000		-	DATE INCURRED: CONSIDERATION: Lease REMARKS:					Notice Only
Sheet no1 of2 continuation sheets attached to \$26,524.  Subtotal > \$26,524.  Subtotal > \$26,524.  Continuation sheets attached to \$26,524.  Continuation sheets attached to \$26,524.  Continuation sheets attached to					\$26,524.07			

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B6F (Official Form 6F) (12/07) - Cont. In re August C. Varga

Case No.		
	(if known)	_

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT,	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 4311-9663-6901-4277  National City Consumer Loan Services P.O. Box 1294 Southgate, MI 48195-0294		-	DATE INCURRED: CONSIDERATION: Loan REMARKS:				\$7,147.67
ACCT #: Palos Community Hospital 12251 S. 80th Avenue Palos Heights, IL 60463		-	DATE INCURRED: CONSIDERATION: Notice Only REMARKS:				Notice Only
ACCT #: 6035475 The Palmer Firm, P.C. PO BOX 1600 Rancho Cucamonga, CA 91729-1600		-	DATE INCURRED: CONSIDERATION: Services REMARKS:				Notice Only
ACCT #: 4856-2006-0166-4397  Wells Fargo Card Services PO BOX 30086  Los Angeles, CA 90030-0086		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:				\$5,242.67
Sheet no. 2 of 2 continuation she			Lhed to Su	bto	tal :	<u> </u>	\$12,390.34
Schedule of Creditors Holding Unsecured Nonpriority Claims  Total >  (Use only on last page of the completed Schedule F.)  (Report also on Summary of Schedules and, if applicable, on the  Statistical Summary of Certain Liabilities and Related Data.)					\$87,792.32		

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B6G (Official Form 6G) (12/07)

In re August C. Varga

Case No.		
	(if known)	

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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B6H (Official Form 6H) (12/07)

In re August C. Varga

Case No.	
	(if known)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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B6I (Official Form 6I) (12/07)

In re August C. Varga

Case No.	
_	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:		Dependent	s of Debtor and Sp	oouse	
Single	Relationship(s):	Age(s):	Relationship	o(s):	Age(s):
Onigio					
Employment:	Debtor		Spouse		
Occupation	Disabled				
Name of Employer	Disabled				
How Long Employed					
Address of Employer					
, ,					
INCOME: (Estimate of a	verage or projected monthly	income at time case fil	ed)	DEBTOR	SPOUSE
	s, salary, and commissions (			\$0.00	
<ol><li>Estimate monthly over</li></ol>	ertime			\$0.00	
3. SUBTOTAL				\$0.00	
4. LESS PAYROLL DE	DUCTIONS udes social security tax if b.	ic zoro)		\$0.00	
b. Social Security Ta		15 2010)		\$0.00	
c. Medicare	A			\$0.00	
d. Insurance				\$0.00	
e. Union dues				\$0.00	
f. Retirement				\$0.00	
g. Other (Specify)				\$0.00	
n. Other (Specify)				\$0.00 \$0.00	
j. Other (Specify)			<del></del>	\$0.00	
k. Other (Specify)				\$0.00	
· · · · · · · · · · · · · · · · · · ·	ROLL DEDUCTIONS		<del></del>	\$0.00	
6. TOTAL NET MONTH	ILY TAKE HOME PAY			\$0.00	
7. Regular income from	n operation of business or pr	rofession or farm (Attac	h detailed stmt)	\$0.00	
8. Income from real pro		orosolori or raim (r mas		\$0.00	
9. Interest and dividend				\$0.00	
	ce or support payments paya	able to the debtor for th	e debtor's use or	\$0.00	
that of dependents li					
11. Social security or go	vernment assistance (Speci	ty):		\$1,275.00	
12. Pension or retiremen	nt income			\$0.00	
13. Other monthly incom				ψ0.00	
a. Special Needs Trust	t Disb.			\$1,000.00	
b				\$0.00	
C				\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13			\$2,275.00	
15. AVERAGE MONTHL	Y INCOME (Add amounts s	shown on lines 6 and 14	4)	\$2,275.00	
16. COMBINED AVERA	GE MONTHLY INCOME: (C	combine column totals f	rom line 15)	\$2,	275.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

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B6J (Official Form 6J) (12/07) IN RE: **August C. Varga** 

Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

	511(5)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculadiffer from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schelabeled "Spouse."	edule of expenditures
Rent or home mortgage payment (include lot rented for mobile home)	\$825.00
a. Are real estate taxes included? ☐ Yes ☑ No	·
b. Is property insurance included? ☐ Yes ☑ No	
2. Utilities: a. Electricity and heating fuel	\$300.00
b. Water and sewer	
c. Telephone d. Other:	\$50.00
3. Home maintenance (repairs and upkeep)	
4. Food	\$350.00
5. Clothing 6. Laundry and dry cleaning	\$100.00 \$100.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's b. Life	
c. Health	
d. Auto	
e. Other:	
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other: c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: Haircuts & Personal Care	\$50.00
17.b. Other:	ψ30.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	£0.075.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,075.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	the filing of this
document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$2,275.00
b. Average monthly expenses from Line 18 above	\$2,075.00
c. Monthly net income (a. minus b.)	\$200.00

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B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re August C. Varga Case No.

Chapter 13

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$950.00		
C - Property Claimed as Exempt	Yes	1		'	
D - Creditors Holding Secured Claims	Yes	1		\$0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$2,774.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$87,792.32	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,275.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,075.00
	TOTAL	16	\$950.00	\$90,566.32	

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Form 6 - Statistical Summary (12/07)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re August C. Varga Case No.

Chapter 13

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$2,275.00
Average Expenses (from Schedule J, Line 18)	\$2,075.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$1,408.33

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$2,774.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
4. Total from Schedule F		\$87,792.32
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$87,792.32

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In re August C. Varga

Case No.	
	(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the for sheets, and that they are true and correct to the best of my k		18
Date <u><b>06/19/2008</b></u>	Signature /s/ August C. Varga  August C. Varga	
Date	Signature	
	[If joint case, both spouses must sign.]	

B7 (Official Form 7) (12/07)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

n re:	August C. Varga	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of busines	1.	Income	from	emplo	vment or	operation	of	busines
---	----	--------	------	-------	----------	-----------	----	---------

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$8,450.00 YTD social security apx.

\$15,300.00 2007 Social Security apx.

\$15,300.00 2006 Social Security apx.

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

✓

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

Non

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND
CASE NUMBER
Citibank S. Dakota v. August C.
Varga
08 M1-112491

NATURE OF PROCEEDING Collection

COURT OR AGENCY
AND LOCATION
Circuit Court of Cook
County

STATUS OR DISPOSITION Judgment

B7 (Official Form 7) (12/07) - Cont.

# Document Page 26 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	August C. Varga	Case No.	
			(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 1
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	5. Repossessions, foreclosures and returns
<b>7</b>	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 mus include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	6. Assignments and receiverships
None  ✓	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or bo spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	7. Gifts
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$10 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	8. Losses
None  ✓	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or no a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	9. Payments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt

consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Schottler & Associates

10 S. LaSalle St.

Suite 3410

DATE OF PAYMENT,

NAME OF PAYER IF

OTHER THAN DEBTOR

06/10/2008

AMOUNT OF MONEY OR DESCRIPTION

AND VALUE OF PROPERTY

\$726.00

#### 10. Other transfers

Chicago, IL 60603

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	August C. Varga	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

None	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
	AMOUNT OF MONEY OR DESCRIPTION

NAME OF TRUST OR OTHER DATE(S) OF
DEVICE TRANSFER(S)
August Varga Special Needs Trust 4/28/08

AMOUNT OF MONEY OR DESCRIPTION
AND VALUE OF PROPERTY OR DEBTOR'S
INTEREST IN PROPERTY
\$55,000.00 (gross trust value)

Debtor's mother had Debtor listed as joint holder of bank account. That bank account was placed into a special needs trust.

#### 11. Closed financial accounts

None

✓

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

✓

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	August C. Varga	Case No.	
		(if known)	

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

1	7	Fn	viror	ımen	tal	Info	rmation

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

None **√** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	August C. Varga	Case No.	
			(if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

	The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.
	(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)
	19. Books, records and financial statements
None  ✓	a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.
None	b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.
None	c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.
None	d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.
Nor-	20. Inventories
None	a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.
None	b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None

✓

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None

✓

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

**1** 

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	August C. Varga	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

# 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

#### 24. Tax Consolidation Group

None

✓

If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

#### 25. Pension Funds

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

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B7 (Official Form 7) (12/07) - Cont.

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: August C. Varga Case No. (if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 6

[If completed by an individual or individual and spouse]				
I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.				
Date 06/19/2008	Signature of Debtor	/s/ August C. Varga August C. Varga		
Date	Signature of Joint Debtor (if any)			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B201 (04/09/06)

# Document Page 32 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: August C. Varga

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

# 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

#### Document Page 33 of 35 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: August C. Varga

Page 2

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## 

Chicago, IL 60603 Phone: (312) 236-7200 Fax: (312) 236-1691

#### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

August C. Varga	X /s/ August C. Varga	06/19/2008
	Signature of Debtor	Date
Printed Name(s) of Debtor(s)	x	
Case No. (if known)	Signature of Joint Debtor (if any)	Date

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: August C. Varga CASE NO

CHAPTER 13

# DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	2.0020002 0.		
۱.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bathat compensation paid to me within one year services rendered or to be rendered on behis as follows:	ar before the filing of the petition in ba	nkruptcy, or agreed to be paid to me, for
	For legal services, I have agreed to accept:		\$3,500.00
	Prior to the filing of this statement I have rec	eived:	\$726.00
	Balance Due:		\$2,774.00
)	The source of the compensation paid to me	wae.	
		er (specify)	
3.	The source of compensation to be paid to m		
	☑ Debtor ☐ Othe	er (specify)	
ŧ.	☑ I have not agreed to share the above-d associates of my law firm.	isclosed compensation with any other	person unless they are members and
	☐ I have agreed to share the above-discle associates of my law firm. A copy of the compensation, is attached.	•	•
5.	In return for the above-disclosed fee, I have a. Analysis of the debtor's financial situation bankruptcy; b. Preparation and filing of any petition, sch c. Representation of the debtor at the meet	a, and rendering advice to the debtor edules, statements of affairs and plar	n determining whether to file a petition in which may be required;
S.	By agreement with the debtor(s), the above-	disclosed fee does not include the fo	llowing services:
		CERTIFICATION	
	I certify that the foregoing is a complete s representation of the debtor(s) in this bankru	statement of any agreement or arrang	ement for payment to me for
	06/19/2008	/s/ Mark R. Schottler	
	Date	Mark R. Schottler Schottler & Associates 10 S. LaSalle St. Suite 3410 Chicago, IL 60603 Phone: (312) 236-7200 / Fax:	Bar No. 6238871 (312) 236-1691
	/s/ August C. Varga		
	August C. Varga		

# JNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: August C. Varga CASE NO

CHAPTER 13

# **VERIFICATION OF CREDITOR MATRIX**

	The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of hi	is/her
know	edge.	

Date 06/19/2008	Signature // / / / / / / / / / / / / / / / / /	
Date	Signature	